

In re:  
William F. Smith, Sr  
Debtor

Case No. 12-21209-jkf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 26

Date Rcvd: Aug 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2018.

db +William F. Smith, Sr, 601 Medary Avenue, Philadelphia, PA 19126-3836  
13308040 +Bank of New York /Vericrest Financial, Caliber Home Loans, Inc., 13801 Wireless Way,  
Oklahoma City, OK 73134-2500  
12943863 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE, P.O. Box 660933, Dallas, Texas 75266-0933  
13034750 +HSBC Bank USA, NA, as Trustee for Nomura Asset Acc, Americas Servicing Company,  
ATTN: Bankruptcy Dept., MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203  
13321124 +Michael D. Sayles, Esq, 427 W Cheltenham Ave #2, Elkins Park, PA 19027-3291  
13000729 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
12951310 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
Attn: Bankruptcy Dept 3F  
13068374 +SPECIALIZED LOAN SERVICING,LLC, 8742 LUCENT BLVD,SUITE 300,  
HIGHLANDS RANCH, COLORADO 80129-2386  
12990084 Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,  
P.O. Box 9430, Wilkes-Barre, PA 18773-9430  
13223118 The Bank of New York Mellon, c/o Ocwen Loan Servicing, LLC., Attn: Bankruptcy Department,  
P.O. Box 24605, West Palm Beach, FL 33416-4605  
13402228 +U.S. Bank National Association, as Trus, Serviced by Select Portfolio Servicing,,  
3815 South West Temple, Salt Lake City, UT 84115-4412  
14126414 United Student Aid Funds, Inc (USAFA), PO Box 8961, Madison WI 53708-8961  
13072564 +VERICREST FINANCIAL, 13801 WIRELESS WAY, OKLAHOMA CITY,OKLAHOMA 73134-2500  
12949299 Volvo Car Finance North America, Primus Financial Services, PO Box 553179,  
Detroit, MI 48255-3179

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 25 2018 02:00:32 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 25 2018 01:59:39  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 25 2018 02:00:02 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12999035 EDI: AIS.COM Aug 25 2018 05:48:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
12964332 +E-mail/Text: BKRMailOps@weltman.com Aug 25 2018 01:59:49 Atlantic Credit and Finance, Inc.,  
Successor in Interest to GE MONEY BANK, c/o Weltman, Weinberg & Reis, Co., LPA,  
P.O. Box 6597, Cleveland, OH 44101-1597  
13027545 E-mail/Text: megan.harper@phila.gov Aug 25 2018 02:00:33  
City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building,  
1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595  
13020561 +E-mail/Text: megan.harper@phila.gov Aug 25 2018 02:00:33  
City of Philadelphia, Law Department - Tax Unit, Municipal Services Building,  
1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1640  
13615196 +Fax: 407-737-5634 Aug 25 2018 02:26:48 OCWEN LOAN SERVICING, LLC,  
ATTN: CASHIERING DEPARTMENT, 1661 WORTHINGTON RD., SUITE 100,  
WEST PALM BEACH, FL 33409-6493  
12998623 EDI: PRA.COM Aug 25 2018 05:48:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
13105140 EDI: NAVIENTFKASMDOE.COM Aug 25 2018 05:48:00 Sallie Mae Inc. on behalf of,  
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351  
12984324 EDI: WFFC.COM Aug 25 2018 05:48:00 Wells Fargo Bank, N.A., Home Equity Group,  
1 Home Campus X2303-01A, Des Moines, IA 50328-0001  
12940970 EDI: ECMC.COM Aug 25 2018 05:48:00 Wells Fargo on behalf of Education Credit Manageme,  
c/o ECMC, PO Box 75906, St. Paul, MN 55175

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2018 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor Deutshe Bank National Trust Company, as Trustee ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
BRETT ALAN SOLOMON on behalf of Creditor PNC Bank, National Association bsolomon@tuckerlaw.com, agilbert@tuckerlaw.com;cabott@tuckerlaw.com  
CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com  
DAVID NEEREN on behalf of Creditor Specialized Loan Servicing LLC as servicer for dneeren@udren.com, vbarber@udren.com  
DAVID NEEREN on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE dneeren@udren.com, vbarber@udren.com  
DAVID H. LIPOW on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, by Vericrest Financial, Inc., as its attorney in fact bkecf@milsteadlaw.com, dlipow@milsteadlaw.com  
DAVID H. LIPOW on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE bkecf@milsteadlaw.com, dlipow@milsteadlaw.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
HOWARD GERSHMAN on behalf of Creditor Volvo Car Finance North America hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net  
JEROME B. BLANK on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York, et al. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For et al. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor et al. paeb@fedphe.com  
JOSEPH ANGEO DESSOYE on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For et al. paeb@fedphe.com  
JOSEPH ANGEO DESSOYE on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor et al. paeb@fedphe.com  
JOSEPH ANGEO DESSOYE on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York, et al. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association, Et Al... bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
KARINA VELTER on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Nomura Asset Acceptance Corporation Mortgage Pass-Through Certificates, Series 2006-AF1 amps@manleydeas.com  
KEVIN M. BUTTERY on behalf of Creditor The Bank Of New York Mellon, As Trustee For Cit Mortgage Loan Trust 2007-1 bkyefile@rasflaw.com  
KEVIN T MCQUAIL on behalf of Creditor Deutsche Bank National Trust Company, as Trustee ecfmail@mwc-law.com  
KIMBERLY A. BONNER on behalf of Creditor U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-BNC1 amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor HSBC Bank USA, National Association, as Trustee for Nomura Asset Acceptance Corporation Mortgage Pass-Through Certificates, Series 2006-AF1 amps@manleydeas.com  
KIMBERLY A. BONNER on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION amps@manleydeas.com  
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC, et al pabk@logs.com  
LESLIE J. RASE on behalf of Creditor Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com  
MARISSA M. O'CONNELL on behalf of Creditor City Of Philadelphia marissa.o'connell@phila.gov, James.Feighan@phila.gov  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing, Inc., as servicing agent for U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-BNC1 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
MICHAEL D. SAYLES on behalf of Debtor William F. Smith, Sr midusal@comcast.net, michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
RYAN A. GOWER on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE bkecf@milsteadlaw.com  
RYAN A. GOWER on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT Mortgage Loan Trust 2007-1, by Vericrest Financial, Inc., as its attorney in fact bkecf@milsteadlaw.com  
SALVATORE CAROLLO on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE ldoyle@udren.com, cblack@udren.com  
SHERRI J. Smith on behalf of Creditor Specialized Loan Servicing, LLC as servicing agent for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com  
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, as Trustee for Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2006-BNC1 tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York, et al. paeb@fedphe.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For et al. paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
WILLIAM EDWARD MILLER on behalf of Creditor Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com  
WILLIAM EDWARD MILLER on behalf of Creditor The Bank of New York Mellon, by its attorney in fact Ocwen Loan Servicing, LLC wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 39

**Information to identify the case:**

Debtor 1 William F. Smith Sr  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **12-21209-jkf**

Social Security number or ITIN **xxx-xx-5106**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William F. Smith Sr

8/23/18

**By the court:**

**Jean K. FitzSimon**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**